

From: Nathaniel Hummel [mailto:nathanielhummel@gmail.com]
Sent: Thursday, July 16, 2015 5:49 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I object to your limiting and/or not allowing commissions for annuity products, because:

- 1.) You don't work for free and Advisors and Insurance Agents shouldn't be asked to forgo their livelihood when serving clients.
- 2.) Respectable agents will sell annuities that balance Annuity Quality and Commissions structures that serve both the client and adequately compensate agents and advisors for their expertise and service to the client.
- 3.) You wouldn't/shouldn't expect attorneys or CPA's to work for free and well trained advisors shouldn't be any different.

Respectfully,

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"Time is that convention of nature which prevents everything from happening all at once. Regrettably, it hasn't been working as well lately as it used to."

And now a few words from our legal friends:

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